

Banking Services in Support of Centralized Support Collections and Enforcement

AMENDMENT #1

September 1, 2022

The following revised language and Question and Answers will serve as Amendment #1 to OTDA's Invitation for Bids (IFB) for Banking Services in Support of Centralized Support Collections and Enforcement. Materials in this Amendment supersede any contradictory material in the RFP.

APPENDIX W – SCOPE OF WORK, Section IV.A.8.b, Debit Card Call Center Services is hereby deleted and replaced in whole with the following:

- b. **Debit Card Call Center Services** – The Debit Card Customer Service center must have a toll-free telephone service with both English and Spanish speaking representatives, and consistent with Executive Law section 202-a with an option for interpreter services, which must be provided to anyone in any language necessary to assist callers with Limited English Proficiency (LEP), as defined in Executive Order 26, dated October 6, 2011. This center must be located within the continental United States and provide at minimum, the following services:
 - i. access seven (7) days per week, except State holidays
 - ii. acceptance of calls 7:00 AM to 7:00 PM, ET
 - iii. no more than four (4) minute single call wait time and two (2) minute average monthly wait time to speak with a call center representative
 - iv. acceptance from and conferencing in of calls with a language interpreter service, as approved by the OTDA
 - v. reference the Debit Card Customer Service website services
 - vi. cardholder access
 - vii. address and telephone number updating
 - viii. card activation
 - ix. PIN establishment and resets
 - x. card replacement
 - xi. a directory of ATM locations
 - xii. responses to most frequently asked questions
 - xiii. a process for response to all other questions

Please note that the due date for the submission of bids remains unchanged.

All bids are due September 14, 2022, by 3:00 pm ET.

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#	Solicitation Section	Question	OTDA Response
1		Please confirm that bidders MUST bid on both prepaid card and core banking. Historically OTDA had allowed bidders to bid on both components or just one. We wanted to double check our interpretation of the RFP having quickly read it on the day of its release.	Yes, the IFB requires that a bidder must bid on both, prepaid card and core banking.
2		Is this a replacement procurement for the contract that was awarded pursuant to the Nov 2014 OTDA RFP titled CENTRALIZED SUPPORT COLLECTION AND ENFORCEMENT that is currently held by Conduent?	No, that is the State Disbursement Processing Center contract.
3	1.0, page 3	Recognizing that questions are due on August 25th with response to questions due on or about September 1st would OTDA consider responding to questions as they are received? Response to questions may dictate if a financial institution can provide a responsive proposal.	Responses to all questions will be posted at the same time, to ensure fairness to all bidders
4	3.1., page 4	Many financial institutions no longer offer debit card programs. If the financial institution was to partner with a financial payment processor to offer debit cards would OTDA consider changing the following minimum mandatory requirement from, "The Bidder must be a financial institution that is licensed to conduct business in New York State" to "The Bidder must be a financial institution that is licensed to conduct business in New York State or a financial payment processor that will partner with a financial institution that is licensed to conduct business in New York State". This language was taken from a recent New York State RFP that included banking and debit card services.	The Banking Services in Support of Centralized Support Collections and Enforcement IFB requires that the Bidder must be a financial institution that is licensed to conduct business in NYS. OTDA is not changing the mandatory requirement of this IFB.
5		Would OTDA consider an extension beyond a due date of 9/14 to allow prospective bidders time to prepare the best responses possible?	The due date for bids remains 9/14/22 at 3pm ET which OTDA believes is sufficient time for development of bids and also to allow the awarded bidder sufficient time for implementation.
6		Would OTDA consider responding to questions as they come in, or at a minimum earlier than 9/1, to give prospective bidders proper time to digest answers given that may shape RFP responses?	Responses to all questions will be posted at the same time, to ensure fairness to all bidders.
7	Appendix W, Scope of Work	<p>Within Appendix W, the Scope of Work, there are several items that are listed as "must." Can you clarify which of any/all below are requirements versus optional:</p> <ol style="list-style-type: none"> 1. Section II Operations: Is a "Proofing report" report required? The bank provides adjustments memos and corrections via Previous Day reporting but does not create a proofing report. (Page 223 of PDF) 2. P. 224 – F. Stale Date check report: Is this a requirement? 3. P. 225 – 5. Electronic Program Support: Is reporting of online banking customer services and technical issues a requirement? 4. P. 228 – G. Customer Service 3. Please clarify is the system log for the OTDA local districts or cardholders? 5. P. 236 – V. Facilities – Please clarify if a depository office within each local district is mandatory, or just the main depository location within 35 miles of Albany? 6. Is the status of any statement not provided (as outlined in Section II.D.3.f of Appendix W) a requirement? We run this as an automated job and when the statements are ready they are posted online to a customer's account. We do not keep the status of this job otherwise. 7. The RFP asks for statements to be on the last Friday of a month. Is this a requirement? We can provide mid-month or month end reports but the statements would not end on the last Friday. 	<ol style="list-style-type: none"> 1. Yes, OTDA requires a version of this report. OTDA is looking for routine reports and statements from a financial institution that will allow Local Districts to reconcile their accounts. 2. Yes, this is a requirement. 3. Yes, OTDA needs to be made aware of any technical issues. 4. The Contractor must receive, respond to, and resolve inquiries from each of the fifty-eight (58) local district SCUs, the Centralized Support Collection and Enforcement Contractor, the OTDA, and OSC, and respond to and resolve those inquiries within three (3) business days from the receipt of the inquiry or problem unless otherwise approved by the OTDA. 5. A depository within 35 miles of Albany is mandatory. A branch location in each local district is not mandatory, however OTDA will ask for a list of all existing branches within each local district after contract award. 6. It is expected that all statements will be provided and the vendor will be able to catch any omissions in statement distribution. 7. Yes, OTDA requires statements to be on the last Friday of the month to accommodate OTDA accounting processes. OTDA will send a list to the vendor at the beginning of the year containing all the required statement dates for the year.

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8	Section 3.1. Minimum Mandatory Requirements	<p>Re: Section 3.1 - Minimum Mandatory Requirements - of IFB #2021-01 Banking Services in Support of Centralized Support Collections and Enforcement.</p> <p>Offerors must meet the following Minimum Mandatory Requirements: Failure to meet a Minimum Mandatory Requirement or any other requirement in the IFB deemed material by OTDA shall result in a non-responsive Proposal which will be disqualified.</p> <p>A. The Bidder must be a financial institution that is licensed to conduct business in New York State.</p> <p>B. The Bidder must maintain a depository office in New York State within a thirty-five (35) mile radius of Albany, NY that has the ability to accept daily deposit of at least \$19 million representing large volumes of deposit transactions both paper and electronic (at least 36,000 individual remittance devices) and process those deposits in accordance with State and Federal Banking laws, regulations, policies and guidelines applicable to the services provided under the agreement resulting from this IFB.</p> <p>Would the state consider revising this language to? "Bidders must be a NYS or federally chartered commercial bank with legal authority to operate in NYS, or a financial payment processor that will partner with a NYS or federally chartered commercial bank."</p>	The Banking Services in Support of Centralized Support Collections and Enforcement IFB requires that the Bidder must be a financial institution that is licensed to conduct business in NYS. OTDA is not changing this mandatory requirement of the IFB.
9	1.0, Calendar of Events	Would the Office of Temporary and Disability Assistance consider an extension to the due date to allow offerors as much time as possible after the QA response?	The due date for bids remains 9/14/22 at 3pm ET which OTDA believes is sufficient time for development of bids and also to allow the awarded bidder sufficient time for implementation.
10	Appendix P	Are these volumes annual or monthly?	Volumes are based on the term of the contract, which is 5 years.
11	2.0 General Description of Services and Definitions	Who is the incumbent bank(s)?	The incumbent bank is Bank of America.
12	2.0 General Description of Services and Definitions	Can the Office of Temporary and Disability Assistance provide a current analysis statement?	Sample Documents are available as part of the IFB. They are located in Appendix S-page 149 of the document
13	2.0 General Description of Services and Definitions	Would the Office of Temporary and Disability Assistance consider awarding the business to different parties?	This procurement will result in one award. The procurement does allow for subcontracting.
14	Nacha Image Cash Letter (ICL) Format	Is the Office of Temporary and Disability Assistance currently sending x9 100-187 or x9 100-37?	DSTU X9.37-2003 standard is the format for the Nacha ICL.
15	Appendix W Scope of Work K. Cancelled Check	Cancelled Checks – The Contractor must deliver the original paid item addressed to the requesting party within three (3) business days of the request or make it electronically available. Can you clarify? If a check is cancelled it would not be paid and no image available. Do you mean a voided check?	Canceled checks are paid (processed), however the bank cancels the checks so they cannot be reused. These are distinct from "voided checks" which are voided by the issuer. OTDA does require the ability to request a copy of cancelled checks.
16	Appendix W Scope of Work pg. 232	Can you clarify your expectations for "validation" and please clarify what you are asking for?	The customer must provide their full SSN to verify that the person requesting the information is the correct party.
17	Appendix W Scope of Work pg. 233	What do you want the offeror to verify for accuracy? Can you provide more details?	It is expected that the Offeror will verify the accuracy of the Account Number and Routing Number provided by the Custodial Parent, or Debit Card Number.
18	Appendix W Scope of Work page 232-233	Can you elaborate further on tracking requirement?	Transactions require unique tracking numbers in order for Contractor and for OTDA to distinguish transactions from one another and to ensure appropriate accounting.
19	Appendix W Scope of Work, pg. 234	<p>1Returned Outbound EFT Credits – The Contractor must complete the following for each item returned for any of the reasons noted in Section II.O:</p> <p>a. Account Adjustment-Adjust the respective local district SCU and Non-IV-D Services bank account for the rejected transaction amount:</p> <p>b. Electronic Notification -Provide the respective local district SCU or, in the case of a Non-IV-D Services Unit bank account, the OTDA with electronic notification as required under Section II.D.5 of this Appendix, by 10:00 AM ET the following business day. The notification must include the initiating date of the Outbound EFT credit, the date of rejection, the reason for rejection, the child support account number, the unique identifier assigned to the Outbound EFT credit in accordance with Section II.O.1 of this Appendix, the amount of the rejected transaction</p> <p>Section II.O.1 is missing. Can you provide?</p>	<p>Section II.O.1 can be found on page 233 of the IFB.</p> <p>Additionally, Appendix W section II.O.5.b is replaced in full with the following:</p> <p>"Electronic Notification - Provide the respective local district SCU or, in the case of a Non-IV-D Services Unit bank account, the OTDA with electronic notification as required under Section II.D.5 of this Appendix, by 10:00 AM ET the following business day. The notification must include the initiating date of the Outbound EFT credit, the date of rejection, the reason for rejection, the child support account number, the unique identifier assigned to the Outbound EFT credit in accordance with Section II.O.3 of this Appendix, the amount off the rejected transaction, and"</p>
20	Appendix W Scope of Work, pg. 235	Automatic verification that the separate sum of the debit and credit amounts are equal and if they are not, the Contractor must not process the transfer. Are you sending balanced files?	Yes, OTDA does send a balanced file.

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21	Appendix W Scope of Work, pg. 235	Rejection of any debit or credit not verified as acceptable for the respective account (e.g., credit to other than designated financial officer bank account). Comment – Receiving banks post on the routing and account number in the file, they do not verify the identity of the receiver before posting the account. Can you clarify?	For the disbursements to bank accounts, or debit cards, the disbursement would go to the bank account/routing number that is provided in the EFT file. Every business/processing day OTDA would expect to receive an ACH return file, from the sender bank, which has any items that have been rejected by the receiver.
22	Appendix W, pg. 234	We are looking for the red highlighted Section. Is there any other place it might be as it is not part of Appendix W as far as we can tell. Returned Outbound EFT Credits – The Contractor must complete the following for each item returned for any of the reasons noted in Section II.O: a. Account Adjustment-Adjust the respective local district SCU and Non-IV-D Services bank account for the rejected transaction amount: b. Electronic Notification -Provide the respective local district SCU or, in the case of a Non-IV-D Services Unit bank account, the OTDA with electronic notification as required under Section II.D.5 of this Appendix, by 10:00 AM ET the following business day. The notification must include the initiating date of the Outbound EFT credit, the date of rejection, the reason for rejection, the child support account number, the unique identifier assigned to the Outbound EFT credit in accordance with Section II.O.1 of this Appendix, the amount of the rejected transaction	Section II.0.1 can be found on page 233 of the IFB. Additionally, Appendix W section II.O.5.b is replaced in full with the following: "Electronic Notification - Provide the respective local district SCU or, in the case of a Non-IV-D Services Unit bank account, the OTDA with electronic notification as required under Section II.D.5 of this Appendix, by 10:00 AM ET the following business day. The notification must include the initiating date of the Outbound EFT credit, the date of rejection, the reason for rejection, the child support account number, the unique identifier assigned to the Outbound EFT credit in accordance with Section II.O.3 of this Appendix, the amount off the rejected transaction, and"
23	Appendix W Scope of Work	Page 257: IV. Debit Cards – d. Mailings – “envelope must contain a New York return address”: Will the State update to read “agency name with vendor return address”	Yes the envelope will have NYS Program name and the vendor's NYS return address.
24	Appendix W Scope of Work	Page 258: 3. Transactions and Fees – “Out-of-network ATM cash withdrawal transactions and balance inquires will be charged to the cardholder at a rate not to exceed \$.50”: Will the State update to allow for vendor flexibility in setting rate	OTDA expects the vendor to follow rate and fee limits listed in this IFB.
25	Appendix W Scope of Work	Page 258: Transactions and Fees – “Expedited card delivery without a fee for lost or stolen cards”: Will the State update to read “one free replacement card annually”	No, OTDA will not make the requested change.
26	Appendix W Scope of Work	Page 259: Returned Mail - Debit Card Enrollment Notices: Would the state be amenable to striking the requirement for enrollment notices in lieu of card welcome packets being delivered to intended cardholders?	OTDA expects that vendor’s response to return mail for debit card mailings will include all the requirements in section IV.A.4. Section IV.A.1.d is hereby amended to read as follows "Contractor must issue notices and enrollment packets, pre-approved by OTDA, to the custodial parent within five (5) days of receiving a data file from the OTDA." OTDA will be pre-approving the initial information which can be called either a welcome packet or enrollment packet.
27	Appendix W Scope of Work	Page 260: Return Mail – Debit Card Mailings – a. Debit Cards with a New Address and b. Debit Cards without a New Address: Would the state be amenable to updating the requirements to indicate that new cards will issued and mailed when vendor is notified by agency or cardholders and not re-mail returned cards in new mailing packages and retain USPS notices?	No, OTDA will not make the requested change.

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28	Appendix W Scope of Work	Page 263: Debit Card Call Center Services - interpreter services, which must be provided to anyone in any language necessary: Will the State update the requirement to "the most commonly used languages be supported" and not "any language necessary"	No, OTDA will not make the requested change.
29	Appendix W Scope of Work	Page 264: Debit Card Customer Service – c. Debit Card Web Site Services – items I – xviii: Will the State update series of requirements so that services can be accounted for in combination with other account access means for cardholders (e.g., IVR, Call Center, Mobile App)	No, OTDA will not make the requested change.
30	Appendix W.IV Debit Cards A.1.	For the last 12 months, could you please provide the following volumes on the debit card program: a. Number of active cards that have received a load b. Number of loads per month c. Dollar amount of loads per month d. Number of ATM withdrawals per month e. Dollar amount of ATM withdrawals per month f. Number of teller withdrawals per month g. Dollar amount of teller withdrawals per month h. Number of POS PIN transactions per month i. Dollar amount of POS PIN transactions per month j. Number of POS signature transactions per month k. Dollar amount of POS signature transactions per month l. Number of live agent phone calls per month m. Number of IVR calls per month	a. 4,750,892 loads (to the possible 234,228 active cards) for a year b. 395,908 loads per month c. \$60,012,368.00 in loads per month d. 118,799 ATM withdrawals per month e. \$18,038,022 in ATM withdrawals per month f. 2,812 teller withdrawals per month g. \$2,664,120.69 in teller withdrawals per month for h-k- The information available does not break down the POS transactions by PIN or signature for the total POS transactions- h and j. count of POS transactions per month=1,204,997 i and k. amount of POS transactions per month =\$33,348,765 l. Number of live agent phone calls information is not available m. Number of IVR calls per month information is not available
31	Appendix Z II.B	Would the State accept nationally certified MWBE's towards the MWBE % goal?	No, NYS can only accept NYS Certified MWBE's in support of the MWBE Participation Goal.
32	2.0 General Description of Services and Definitions	Can the Office of Temporary and Disability Assistance provide a current analysis statement?	Yes, it is located in Appendix S - Page 149.
33	Section 3.0 Scope of Work	Page 4: 3.0 SCOPE OF WORK Through this IFB, OTDA is seeking competitive proposals from qualified vendors to provide banking services for each of the fifty-eight (58) local district SCUs for which the OTDA is contracting for Centralized Support Collection and Enforcement functions on their behalf, and to obtain banking services for the OTDA in support of Centralized Support Collection and Disbursement functions. The Services requested are detailed in Appendix W (Scope of Work). Does the State want the offerors to include our response to the Scope of Work as a separate Technical Document? If not, can the offeror place the SOW response following the forms in the Administrative Proposal?	There is no Technical Response requested.
34	Section 5.1 Bid Proposal and Appendix E	Page 13, 80: From Appendix E List 1) Prohibiting State Agencies and Authorities from Contracting with Businesses Conducting Business in Russia - EO 16 Certification, and 2) Sexual Harassment Prevention Certification - State Finance Law §139-I. The Appendix E Administrative Forms Checklist, which lists vendor standard response forms to be included with Offeror's proposal, shows two forms that do not show in Section 5.1 Bid Proposal required materials for Administrative Proposal. Please clarify whether these two forms are to be included with our proposal. If they are to be included, should they be added to the end of the Appendix E forms section of the Administrative Proposal?	5.1.A.2. is hereby amended to add: j) Prohibiting State Agencies and Authorities from Contracting with Businesses Conducting Business in Russia - EO 16 Certification, and k) Sexual Harassment Prevention Certification - State Finance Law §139-I.
35	Section 5.1 Bid Proposal	Page 15: B. Submit a completed and signed Appendix P - Financial Proposal in Excel and PDF format. Failure to comply with the mandatory format and content requirements may result in disqualification. This Appendix was not included with the IFB materials. Please provide.	Appendix P is hereby replaced in full with Appendix P Revised. Appendix P Revised is available on OTDA's procurement page at https://otda.ny.gov/contracts/2022/BSSCSCE/

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36	Section 6 – Bid Proposal Submission	<p>Page 16:</p> <p>Each Offeror must submit SEALED AND LABELED Bid Proposals, as follows:</p> <p>A. Bid Proposal: TWO original signed versions must be submitted.</p> <p>B. Electronic Copy of Bid Proposals: Submit TWO labelled copies of the Bid Proposals on SEPARATE CDs; an acceptable format is unlocked Adobe PDF for the Administrative forms and both unlocked Adobe and Excel formats for the Financial Proposal. The CD copies of EACH of the Administrative and Financial Proposals should be identical copies of the original documents, including signatures, and should be in one file on each CD.</p> <p>Will the State please confirm that the Offeror's are submitting two sealed envelopes, one containing 2 copies of the Administrative Proposal and 2 CD's and one containing 2 copies of the Financial Proposal and 2 CD's of that proposal? Can the Administrative Proposal and Financial Proposal materials sealed envelopes be contained in same box?</p>	<p>Only one bid submission package is required, no separately sealed envelopes are required for this IFB.</p>
37	Section 9 Appendices	<p>Page 18:</p> <p>The following Appendices are incorporated by reference in the IFB:</p> <ul style="list-style-type: none"> Appendix A Standard Clauses for New York State Contracts Appendix B OTDA Terms and Conditions Appendix B-1 OTDA Security and Confidentiality Terms Appendix C Offeror's Certified Statements Appendix E Administrative Forms Appendix F Glossary Appendix I New York State Insurance Requirements Appendix P Financial Proposal Appendix S Samples Appendix T Draft Contract Agreement Appendix W Scope of Work Appendix Y Service-Disabled Veteran-Owned Business Enterprises Requirements Appendix Z Minority and Women-Owned Business Enterprise (MWBE) Equal Opportunity (EEO) Participation and Workforce Utilization Requirements <p>Will the State please confirm that the appendices are intended to be non-sequential with some letters missing (i.e. D, G, H, etc.)</p>	<p>Correct, the Appendices are non-sequential.</p>
38	Section IV – Debit Cards section 4.a	<p>Page 244:</p> <p>Debit Card Enrollment Notices with a New Address – Notices returned with a new address are to be processed as follows: Place original contents in a new envelope, enter the new address as the mailing address, and mail the new envelope</p> <p>Due to the timeframe to receive returned mail through the postal system, will it be acceptable for the bidder to propose an alternative process for handling return mail.</p>	<p>No, OTDA is not accepting alternative processes. Offerors are expected to provide bids based on the requirements found in the IFB.</p>
39	Section IV – Debit Cards section 5.a	<p>Page 244:</p> <p>5. Return Mail - Debit Card Mailings a. Debit Cards with a New Address – Cards returned with a new address are to be processed as follows: i. Place original contents in a new envelope, enter the new address as the mailing address and mail the debit card notice to the new address</p> <p>Due to the timeframe to receive returned mail through the postal system, will it be acceptable for the bidder to propose an alternative process for handling return cards</p>	<p>No, OTDA is not accepting alternative processes. Offerors are expected to provide bids based on the requirements found in the IFB.</p>

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40	Section IV – Debit Cards section 3	<p>Page 243:</p> <p>g. Expedited card delivery without a fee for lost or stolen cards</p> <p>The primary reason a cardholder request a replacement card is it is either lost or stolen. Because of this, there is no way that a vendor can calculate this expense item for IFB pricing purposes.</p> <p>1. Will the State consider removing this requirement? 2. Due to the rising postal cost for expedited delivery, will the State be open to the bidder proposing a nominal fee for this service. 3. What is the States expectation timeframe for expedited delivery i.e. is this overnight for delivery, next business day, or 1st class mail delivery in 3-5 days.</p>	<p>1. No, OTDA will not make the requested change. For estimating purposes bidders can refer to historic volumes in Appendix P.</p> <p>2. No, OTDA will not make the requested change.</p> <p>3. State expects expedited delivery to be conducted in 2 business days.</p>
41	Section 1.0 – Calendar of Events	<p>Page 3:</p> <p>Deadline for Submission of Proposals: September 14, 2022 3 pm ET</p> <p>Due to the responses to questions being released on or about September 1, 2022, will the State provide at a minimum a two-week extension to the Response Due Date?</p>	<p>The due date for bids remains 9/14/22 at 3pm ET which OTDA believes is sufficient time for development of bids and also to allow the awarded bidder sufficient time for implementation.</p>
42	Section 1.0 – Calendar of Events	<p>Page 3:</p> <p>Deadline for Submission of Written Questions August 25, 2022, 3 p.m. ET</p> <p>Due to the responses to questions being released on or about September 1, 2022, will the State modify the calendar of events to include a 2nd round of Q&A?</p>	<p>OTDA does not intend to have a second round of questions.</p>
43	Section 3.1 – Minimum Mandatory requirements	<p>Page 4:</p> <p>A. The Bidder must be a financial institution that is licensed to conduct business in New York State.</p> <p>Will the State remove the requirement for the prime bidder to be a financial institution? Limiting bidders to be FIs eliminates qualified payment services processors from submitting competitive bids.</p> <p>Due to the bidder requirements being so restrictive, will the State modify the bidder requirements to state that “Bidders must be a NYS or federally chartered commercial bank with legal authority to operate in NYS, or a financial payment processor that will partner with a NYS or federally chartered commercial bank.”</p>	<p>The Banking Services in Support of Centralized Support Collections and Enforcement IFB requires that the Bidder must be a financial institution that is licensed to conduct business in NYS. OTDA is not changing this mandatory requirement of the IFB.</p>
44	Appendix W – Scope of Work Section IV Debit Cards	<p>Page 242:</p> <p>Program Metrics</p> <p>Please provide the following program metrics for debit cards for the most recent program year:</p> <p>1. Number of transactions and average transaction amount of: a. POS signature b. POS PIN c. ATM d. Teller Cash 2.. Number of cards: a. Active b. Replacements c. Expedited delivery 3. Number and average length of IVR and CSR calls</p>	<p>1.4,750,892 loads towards for a year and \$151.58 is the average transaction amount loaded a and b. The information available does not breakdown the transactions by PIN or signature, the total number of POS transactions 14,459,965 for a year and the average POS transaction is \$27.68 c. For a year there are 1,425,583 ATM transactions with the average ATM withdrawal being \$151.84 d. There were 33,743 Teller transactions in a year with the average teller withdrawal being \$947.44 2 a. There are 234,228 Active cards b. There were 5,086 Card replacements in a year c. There were 7,837 Expedited Cards in a year 3.Number of live agent phone calls per year and length of call as well as number of IVR calls per year information and length of call are not available</p>

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45	Appendix W – Scope of Work Section IV Debit Cards	<p>Page 243:</p> <p>3. Transactions and Fees b. Additional in-network ATM cash withdrawal for a fee not to exceed \$.50 (fifty cents only) per withdrawal for the remainder of the calendar month.</p> <p>Please remove requirement of fee not to exceed \$.50 (fifty cents only) per withdrawal. This restriction could degrade cardholder's access to the widest number of in-network ATMs due to Vendor costs for in-network ATM transactions exceeding that amount.</p>	OTDA will not remove this requirement.
46	Appendix W – Scope of Work Section IV Debit Cards	<p>Page 243:</p> <p>3. Transactions and Fees c. Out-of-network ATM cash withdrawal transactions and balance inquires will be charged to the cardholder at a rate not to exceed \$.50 (fifty cents only) per inquiry or withdrawal.</p> <p>Please remove requirement of fee not to exceed \$.50 (fifty cents only) per withdrawal. This restriction could degrade cardholder's access to the widest number of in-network ATMs due to Vendor costs for in-network ATM transactions exceeding that amount.</p>	OTDA will not remove this requirement.
47	Appendix W – Scope of Work Section IV Debit Cards	<p>Page 243:</p> <p>3. Transactions and Fees f. Optional Expedited Card Delivery with fee paid by cardholder not to exceed \$15.00.</p> <p>Please remove requirement of fee not to exceed \$15.00. The cost of fuel and other inflation pressures have increased vendor costs significantly. This restriction would result in a degradation of service to the cardholders to meet this price point.</p>	OTDA will not remove this requirement.
48	Appendix W – Scope of Work Section IV Debit Cards	<p>Page 243:</p> <p>3. Transactions and Fees g. Expedited card delivery without a fee for lost or stolen cards.</p> <p>Please remove this requirement. Most replacement cards are either lost or stolen. There is no way that a vendor can calculate this expense item for its financial model.</p>	<p>OTDA will not remove this requirement.</p> <p>Please see Appendix P for historical volumes.</p>
49	Mandatory Minimum Requirements Section 3.1.F	Please provide more information on the Requested Summary of Contingent Liability.	Section 3.1.F is hereby removed in its entirety.